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Fill in this information to identif	y your case:				
Debtor 1 John E. Gulino, J	Jr. Middle Name Last Name	Check if th	ie ie:		
Debtor 2 (Spouse, if filing) First Name					
	Middle Name Last Name	An ame	nded	filing	
United States Bankruptcy Court for the		expense	emem es as o	snowing post of the following	petition chapter 13
Case number 23-/543 (If known)	8	MM / DD			y date.
Official Form 106J					
Schedule J: Yo	ur Expenses				10/15
Be as complete and accurate as p	ossible. If two married people are fill led, attach another sheet to this form	ing together, both are equally re 1. On the top of any additional p	spons ages, v	ible for supply write your nam	12/15 ing correct e and case number
Part 1: Describe Your Hou	usehold				
1. Is this a joint case?					
✓ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a	separate household?				
No No	e Official Form 106J-2, Expenses for S	eparate Household of Debtor 2			
2. Do you have dependents?	No.	and an appropriate programme programme and a programme p	Martin and the second of the	Parks and control to an arrange of the second sections.	BOTO TO THE PRODUCTION OF BOTO (ARTICLE) OF STREET BOTO STATE OF STREET STREET, BOTO STREET, BOTO STREET, BOTO STREET,
Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
Do not state the dependents' names.	- Sopoladi	and the second s	<u>-</u>		☐ No ☐ Yes
					☐ No
	•		-		Yes
					□ No
*			_		☐ Yes
			<u></u>		☐ No
		•		-	Yes
					☐ No ☐ Yes
Do your expenses include expenses of people other than yourself and your dependents?	☑ No □ Yes	•			
Part 2: Estimate Your Ongoin	ng Monthly Expenses	The second residual part of the second residual second residua			
Estimate your expenses as of your	bankruptcy filing date unless you ar	e using this form as a suppleme	ent in a	Chapter 13 ca	se to report
expenses as of a date after the ban applicable date.	kruptcy is filed. If this is a suppleme	ntal Schedule J, check the box a	at the t	op of the form	and fill in the
nclude expenses paid for with non- such assistance and have included	cash government assistance if you it on Schedule I: Your Income (Offic	know the value of ial Form 1061.)		Your expens	ses
 The rental or home ownership ex any rent for the ground or lot. 	xpenses for your residence. Include t	irst mortgage payments and	c	e e e e e e e e e e e e e e e e e e e	1,700.00
If not included in line 4:			4.	Ψ	
4a. Real estate taxes				•	0.00
4b. Property, homeowner's, or re	nter's insurance		4a.	3	
4c. Home maintenance, repair, a			4b.	\$	0.00
4d. Homeowner's association or			4c.	\$	0.00
-u. Homeowher's association or	condominium dues		4d.	\$	0.00

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Debtor 1

John E. Gulino, Jr.

First Name Middle Name

me Middle Name Last Name

Case number (if known)____

			Your exp	enses
5	Additional mortgage payments for your residence, such as home equity loans	5.	\$	150.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	¢	280.00
	6b. Water, sewer, garbage collection	6b.	\$ \$	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	100.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	9. Clothing, laundry, and dry cleaning		\$	0.00
10.	10. Personal care products and services		\$	0.00
11.	Medical and dental expenses	10. 11.	\$	0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.		\$	200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	12.	Ψ	
14.	Charitable contributions and religious donations	13.	\$	0.00
		14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.				
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	•	
40		10.	\$	0.00
19.	p-yyy			
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1 John E. Gulino, Jr. First Name Middle Name Last Name Case number	er (if known)		
21. Other. Specify:	21.	+\$	0.00
22. Calculate your monthly expenses.			Sand-San Malika Sadda goodd gorllawydd o bronny fer addir aedd o ym o charllen y gyllaeth cae'r raw.
22a. Add lines 4 through 21.	22a.	\$	2,600.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$	0.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$	2,600.00
23. Calculate your monthly net income.		order-watermanne ; man en en en en	the state of the s
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,220.00
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,600.00
23c. Subtract your monthly expenses from your monthly income.			
The result is your monthly net income.	23c,	\$	2620.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form	12		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?			
□ No.			
Yes. Explain here: Debtor pays no expense with Lavallette property. His family expenses with property	lives there	and th	ey pay all